



Michael S. McManus

Hon. Michael S. McManus
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA

In re)	Case No. 10-52694
DELOSOSA IMAGE,)	
)	Chapter 13
Debtor.)	Date: November 19, 2010
)	Time: 1:30 p.m.
)	

MEMORANDUM

Movant Wells Fargo Bank, N.A., seeks relief from the automatic stay with respect to real property located in Sparks, Nevada.

Neither the debtor nor the trustee have filed written opposition on or before 14 days prior to the hearing as required by Local Bankruptcy Rule 9014(d)(1). This is considered as consent to the granting of the motion. Cf. Ghazali v. Moran, 46 F.3d 52, 53 (9th Cir. 1995). Further, because the court will not materially alter the relief requested by the moving party, an actual hearing is unnecessary. See Boone v. Burk (In re Eliapo),

1 468 F.3d 592 (9th Cir. 2006). Therefore, the defaults of the
2 above-mentioned parties in interest are entered and the matter
3 will be resolved without oral argument.

4 The motion will be granted pursuant to 11 U.S.C. § 362(d)(1)
5 to permit the movant to conduct a nonjudicial foreclosure sale
6 and to obtain possession of the subject property following sale.

7 The movant holds a claim secured by a deed of trust that
8 encumbers the debtor's real property. The plan requires that the
9 post-petition note installments be paid directly to the movant by
10 the debtor. In breach of the plan, the debtor failed to pay
11 approximately three monthly installments to the movant. This is
12 cause to terminate the automatic stay. See Ellis v. Parr (In re
13 Ellis), 60 B.R. 432, 434-435 (B.A.P. 9th Cir. 1985).

14 Because the movant has not established that the value of its
15 collateral exceeds the amount of its secured claim, the court
16 awards no fees and costs. 11 U.S.C. § 506(b).

17 The 14-day stay of Fed. R. Bankr. P. 4001(a)(3) will not be
18 waived.

19 Counsel for the movant shall lodge a conforming order.
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